

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: James I. Mahaney et al.
Serial No.: 10/774,058
Filed: February 6, 2004
Examiner: Samica L. Norman
Art Unit: 3694
Confirmation No.: 4821
Title: *Method for Maximizing Retirement Income Using Financial
Bridge Products and Deferred Social Security Income*

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Response pursuant to 37 C.F.R. § 1.111

In response to the first Office Action mailed March 21, 2008, Applicants respectfully request the Examiner to reconsider the rejections of the claims in view of the following: